

Fig. 1

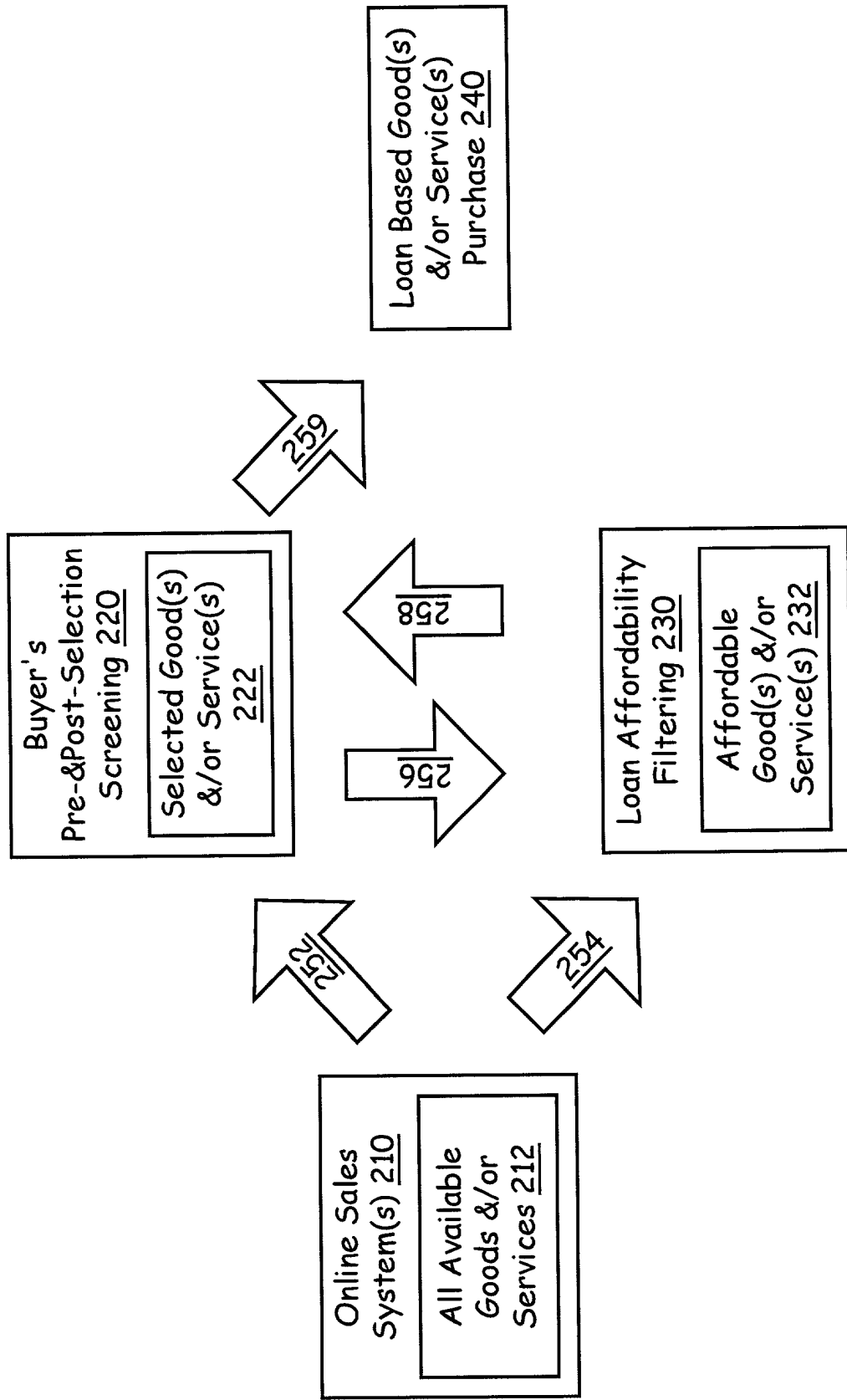


Fig. 2

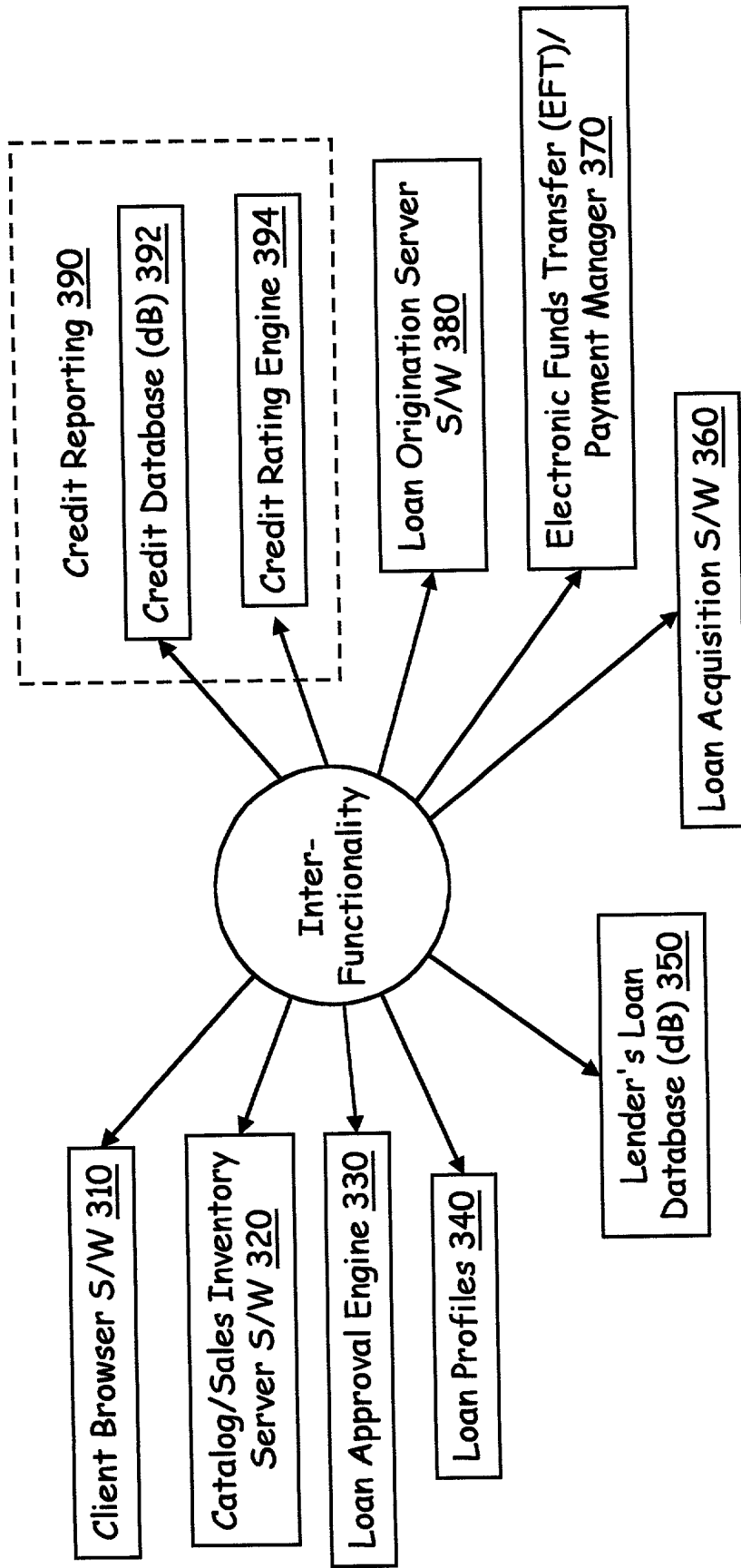


Fig. 3

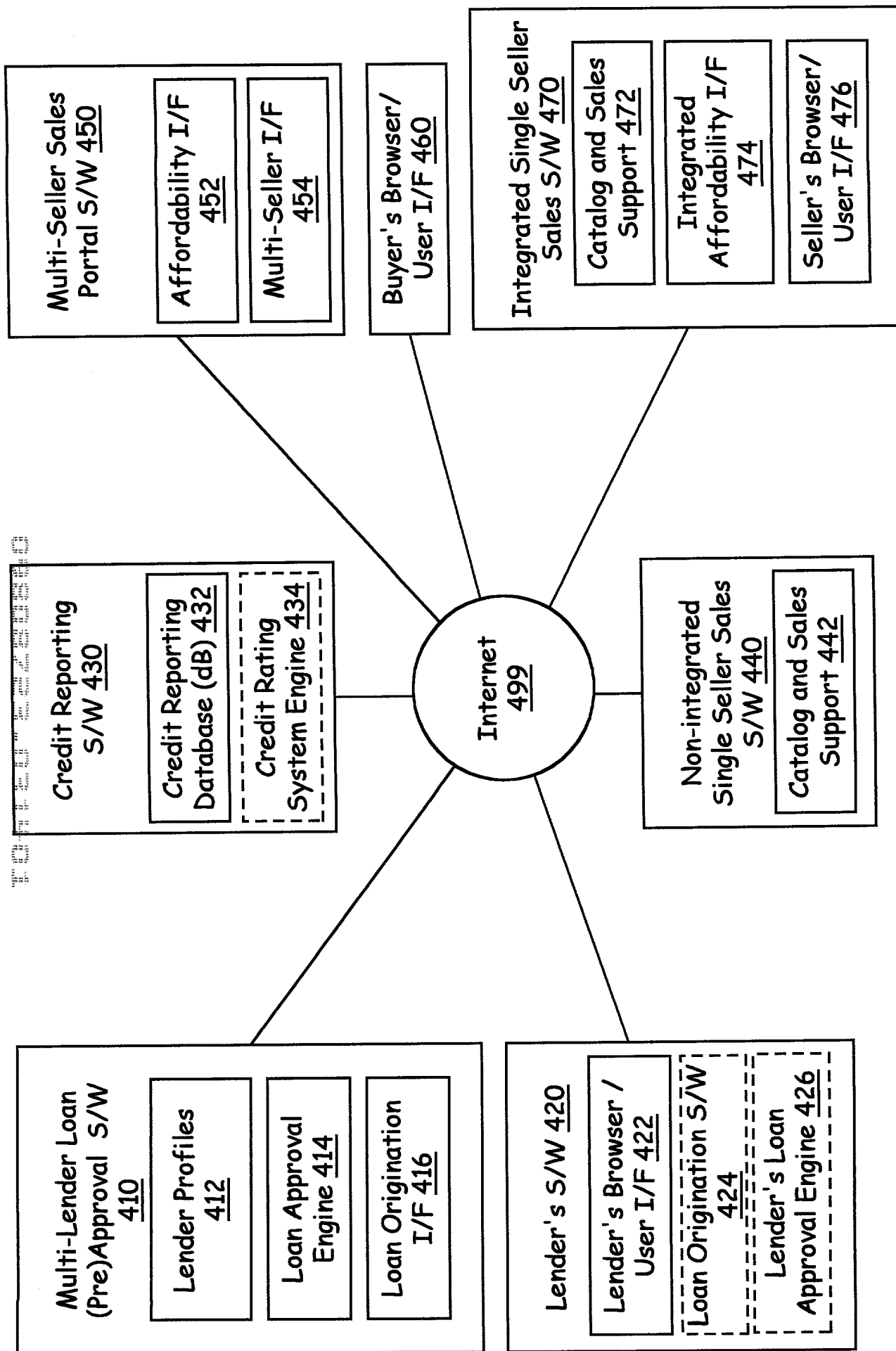


Fig. 4

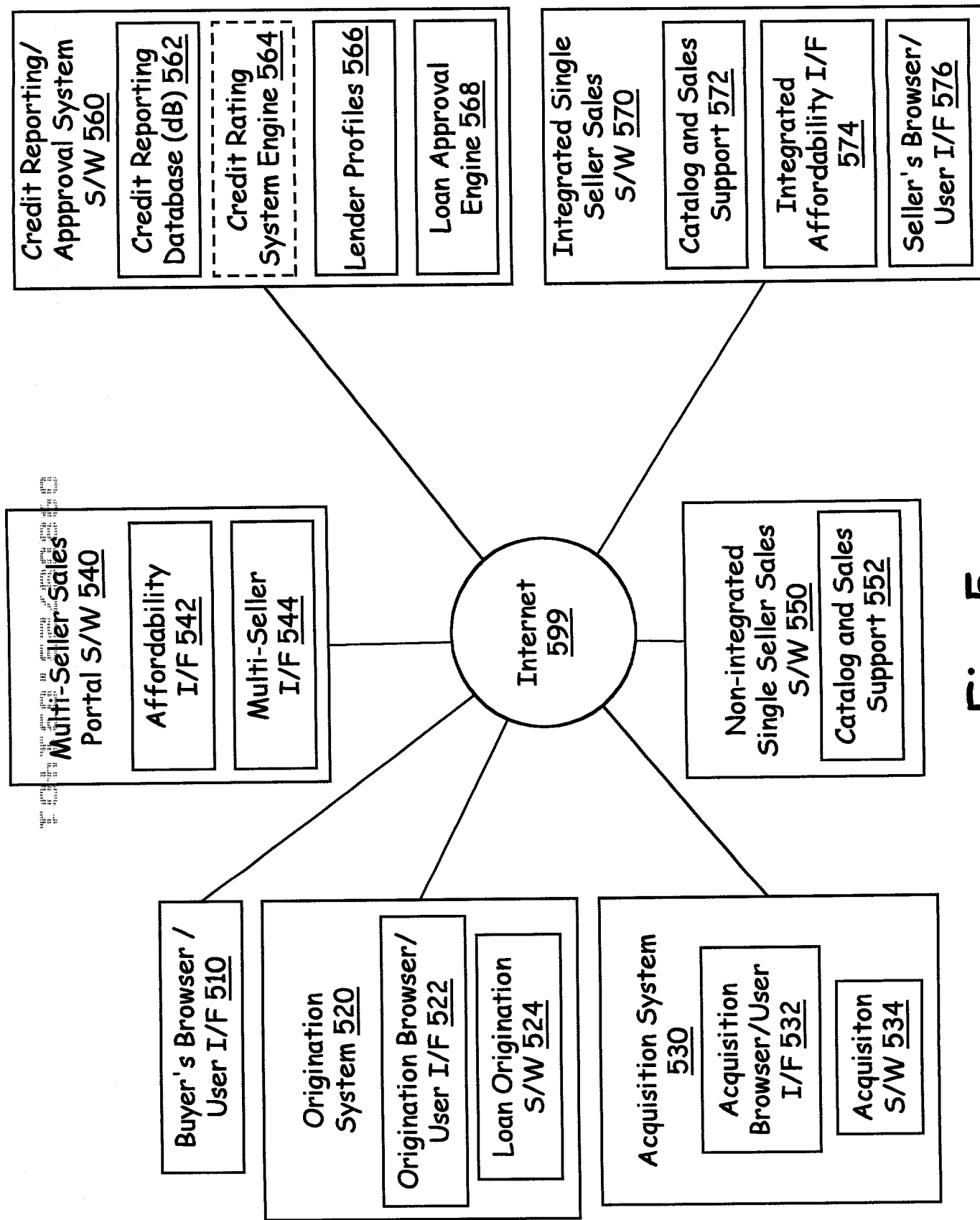


Fig. 5

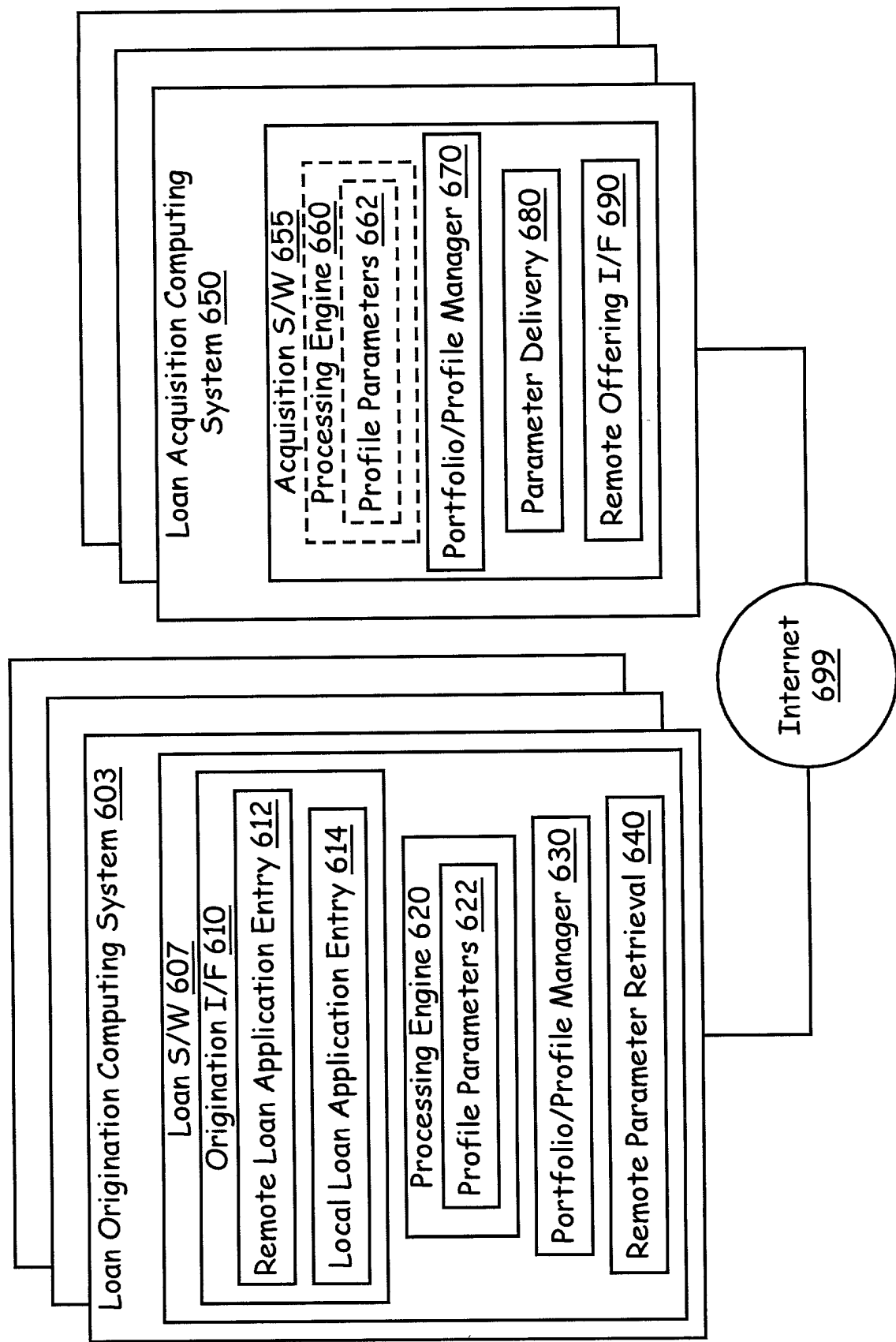


Fig. 6

FIG. 7 is a block diagram of a system architecture for a loan origination and management system. The system is centered around an Internet 799, which connects to a Client Computer 730, an Origination Computing System 710, a Loan Affordability Computing System 750, and a Web Sales Site 760. The Client Computer 730 includes a Browser/User I/F 732. The Origination Computing System 710 includes an Origination S/W 711, an Origination I/F 712, Remote Loan Application Entry 713, Local Loan Application Entry 714, a Processing Engine 715, Profile Parameters 716, a Portfolio Manager 717, and Remote Parameter Delivery 718. The Loan Affordability Computing System 750 includes an Affordability S/W 751, a Processing Engine 752, Profile Parameters A 753, Profile Parameters B 754, Profile Parameters N 755, Remote Parameter Retrieval 756, Origination I/F 757, and Credit Rating System I/F 758. The Web Sales Site 760 includes an Affordability I/F S/W 762, Pricing System Integration 764, and Purchase Completion Integration 766. A Lender's System(s) 740 is also connected to the Internet 799.

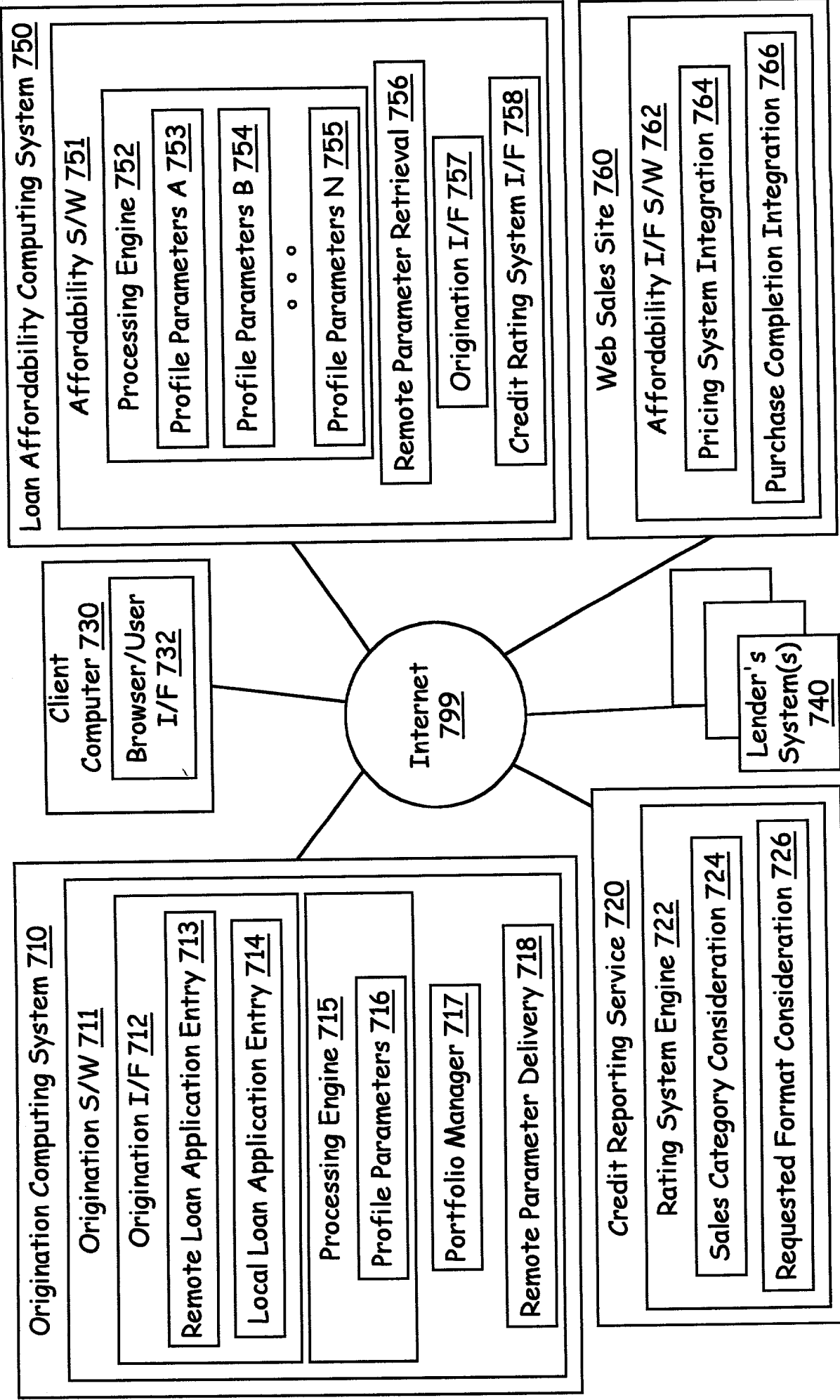


Fig. 7

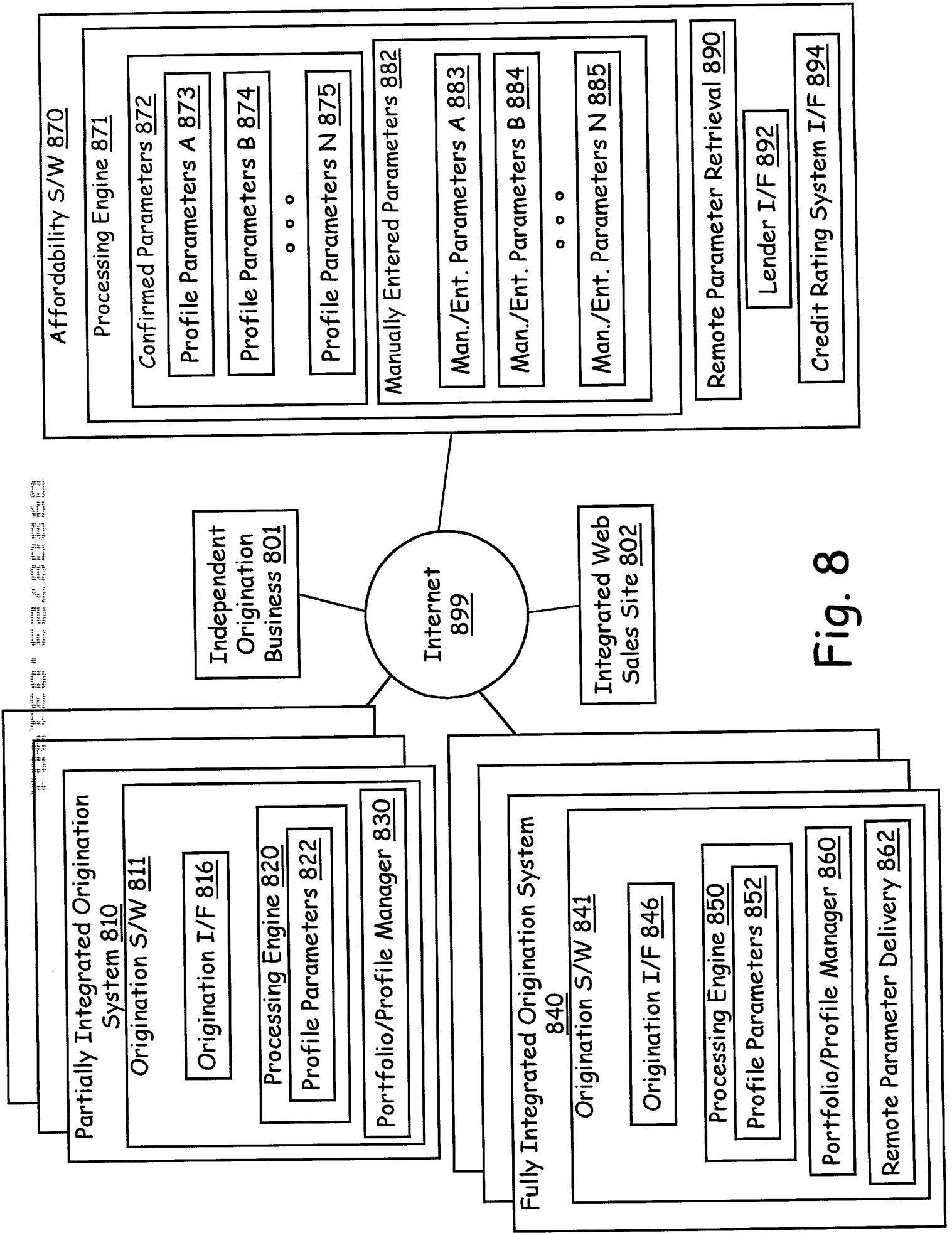


Fig. 8



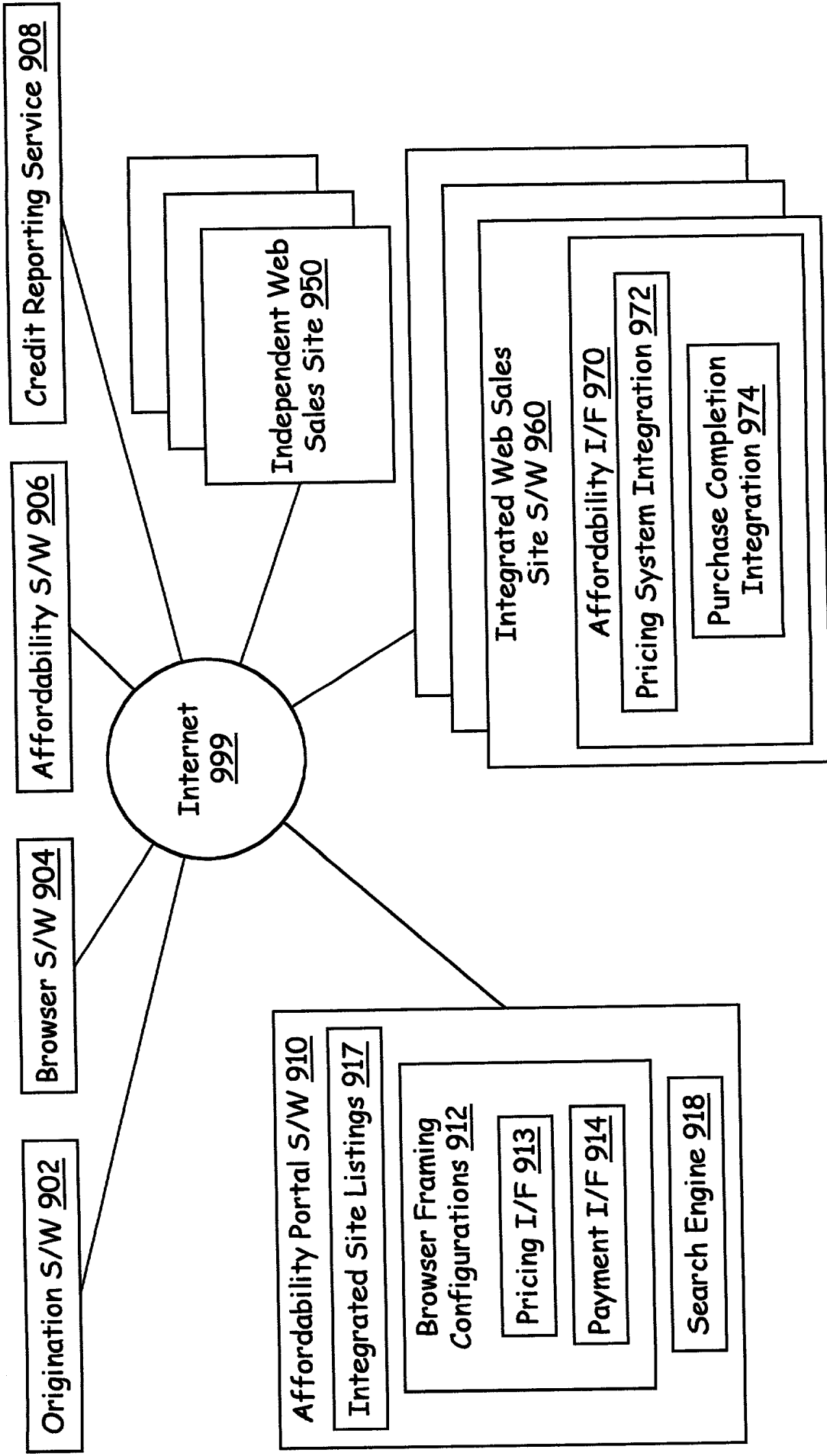


Fig. 9

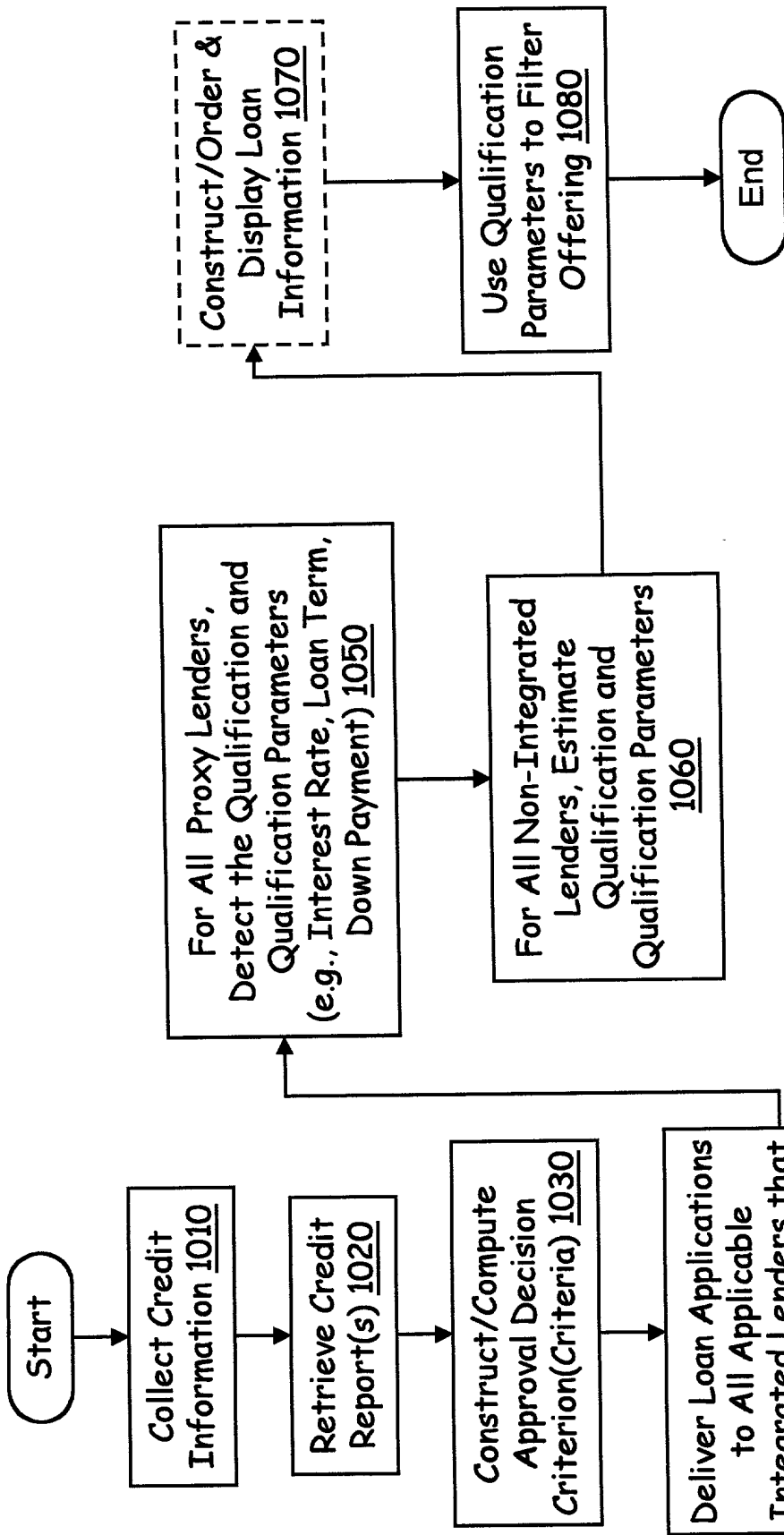


Fig. 10

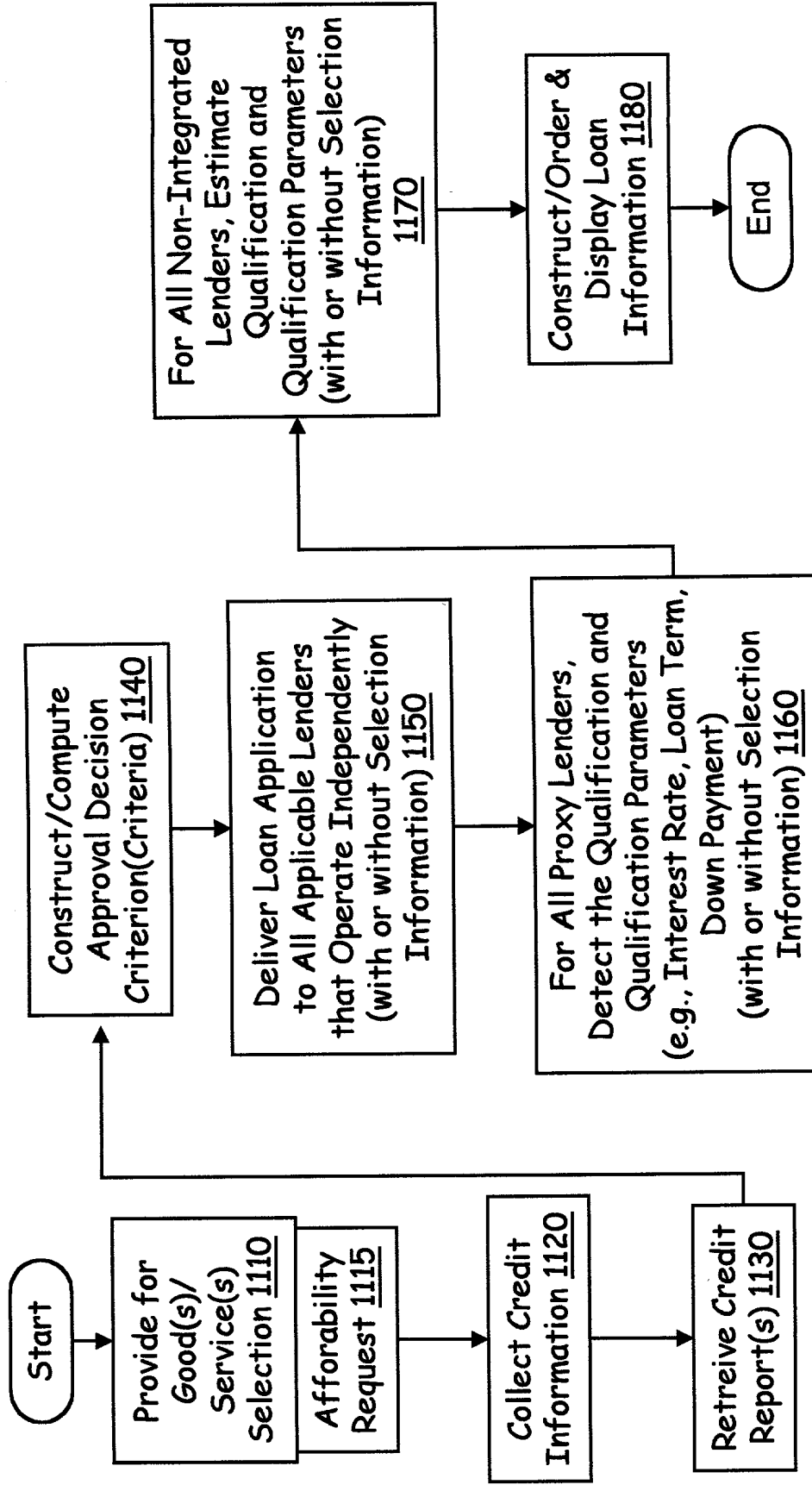


Fig. 11

FIG. 12 is a block diagram of a system architecture for a communication network. The diagram shows a central Communication Network (1203) connected to several components. On the left, a Buyer's Browser/User Interface (1201) is connected to the network. On the right, a Lender's Browser/User Interface (1211) is connected. Below the network, an Affordability Based Web Server (1205) is connected, which contains a Multi-Sellers Catalog Databases (1207). To the right of the network, a Seller's Web Server (1209) is connected, which contains an Affordability Module (1223) and a Catalog Database (1213). Further right, an Affiliate's Sales System (1215) is connected, which contains a Catalog Database (1217). At the bottom right, a Sales Agent Browser/User Interface (1219) is connected to the network. A dashed line connects the Sales Agent Browser/User Interface (1219) to the Affordability Based Web Server (1205). Another Sales Agent Browser/User Interface (1221) is shown at the bottom right, connected to the Seller's Web Server (1209).

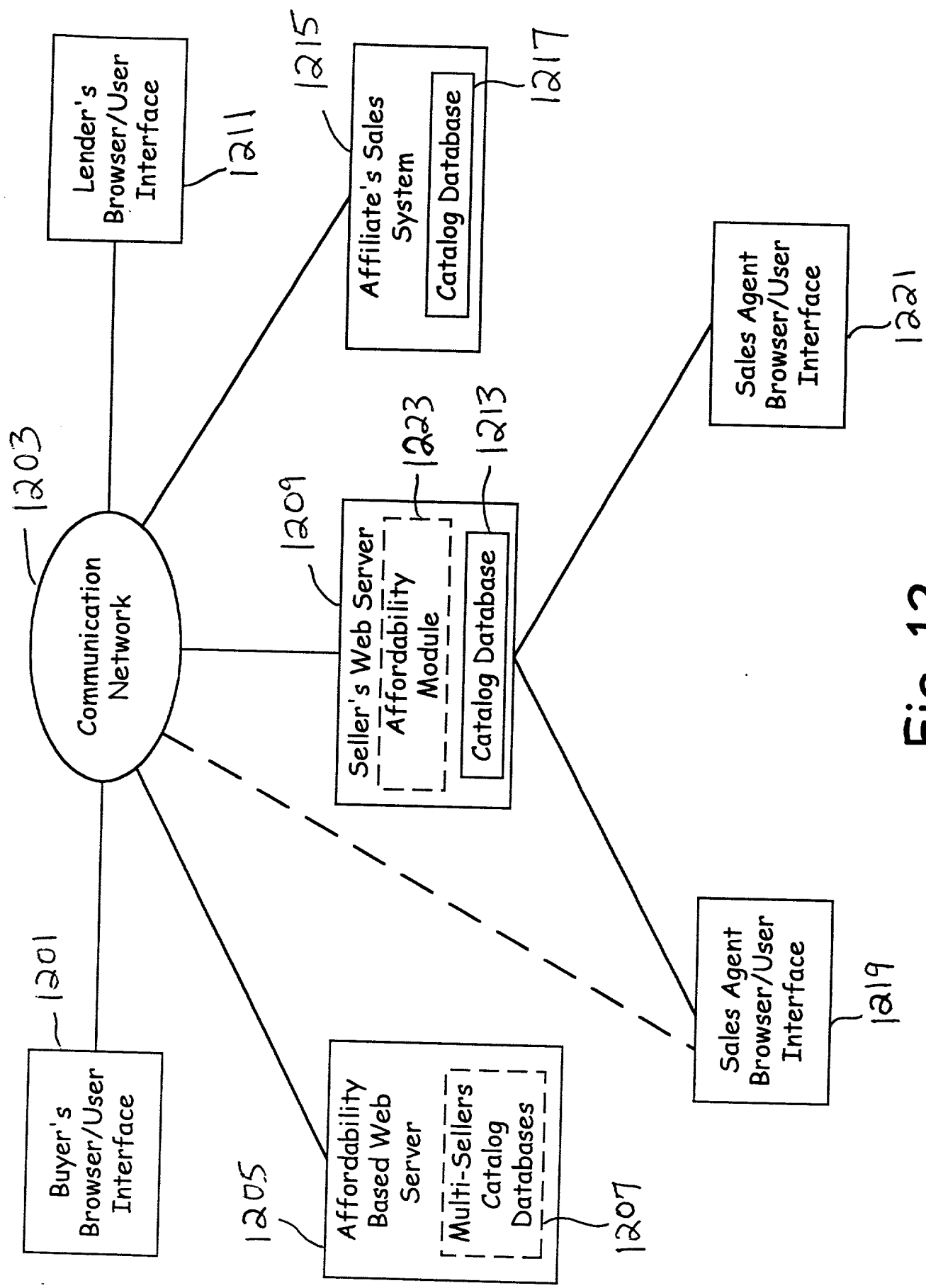


Fig. 12

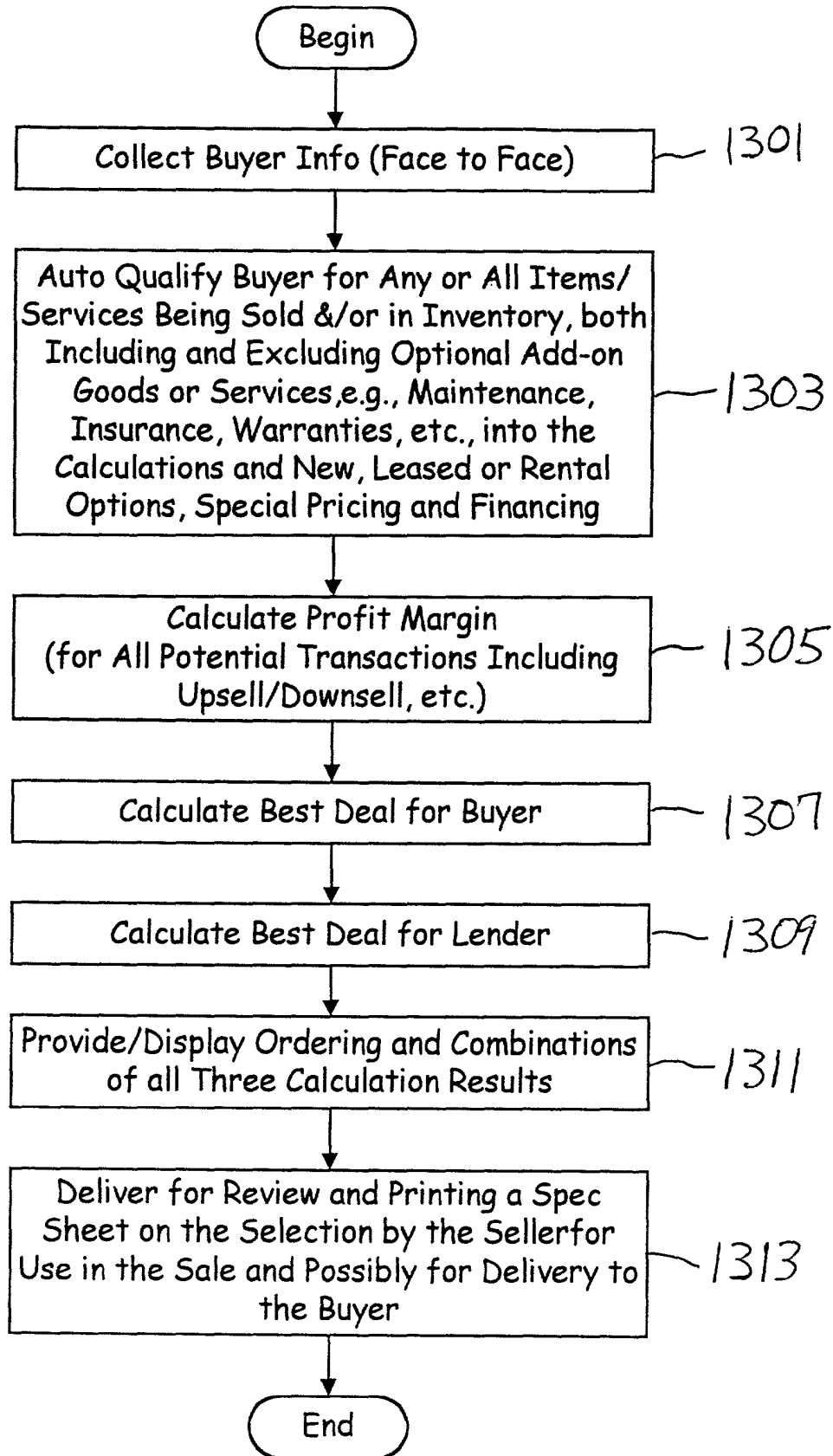


Fig. 13